Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 1 of 74

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Latoya	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Benton	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	Lastrania	Lastronia
		Last name	Last name
		First name	First name
		The thank	The thank
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 2123	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 2 of 74

D	ebtor 1 Latoya First Name	Benton Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		4510 W Jackson Apt 2F Number Street	Number Street
		ChicagoIllinois60624CityStateZip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are	Check one:	Check one:
	choosing this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 3 of 74

Debto	r 1 Latoya		Benton		Case number (if kno	own)
	First Name	Middle Name	Last Name			
Part 2	Tell the Court Abo	ut Your Bankrupto	y Case			
Ba are	e chapter of the nkruptcy Code you e choosing to file der		ief description of each, see 2010)). Also, go to the top o			C. § 342(b) for Individuals Filing for opriate box.
8. Ho	ow you will pay the	more details aborcashier's check may pay with a I need to pay the Individuals to F I request that rejudge may, but the official pove you choose this	out how you may pay. Ty, or money order If your credit card or check with the fee in installments. If yay Your Filing Fee in Installments is not required to, waive yerty line that applies to your prize or waive yerty line that applies to your prize or waive yerty line that applies to your prize or waive yerty line that applies to your prize or waive yerty line that applies to your prize or waive yerty line that applies to your prize or waive yerty line that applies to your prize or waive yerty line that applies to your prize or waive yerty line that applies to your prize or waive your prize or waive yerty line that applies to your prize or waive yerty line that applies to your prize or waive yerty line that applies to your prize or waive yerty line that applies to your prize or waive yerty line that applies to your prize or waive yerty line that applies to your prize or waive yerty line that applies to your prize or waive yerty line that applies to your prize or waive yerty line that applies to your prize or waive yerty line that applies to your prize or waive yerty line that applies to your prize or waive yerty line that applies to your prize or waive yerty line that applies to your prize or waive yerty line that applies to your prize or waive yerty line that applies or your prize or waive yerty line that applies to your prize or waive yerty line that applies or your prize or waive yerty line that applies or your prize or waive yerty line that applies or your prize or waive yerty line that applies or your prize or waive yerty line that applies or your prize or waive yerty line that applies or your prize or yo	pically, if you attorney is a pre-printer you choose tallments (Conay request your fee, an our family signature the Application of the Application	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only ad may do so onlize and you are used and are used and you ar	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney an and attach the <i>Application for SA</i>). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
ba	ove you filed for nkruptcy within the st 8 years?	Ves. District District District		When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
ca be spe filin you pa	e any bankruptcy ses pending or ing filed by a ouse who is not ng this case with u, or by a business rtner, or by an iliate?	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
	you rent your sidence?	✓ No. G	ndlord obtained an eviction o to line 12.		-	b you want to stay in your residence? St You (Form 101A) and file it with

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 4 of 74

Debtor 1 Latoya Benton __ Case number (if known) Middle Name Last Name Report About Any Businesses You Own as a Sole Proprietor Part 3: 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? $\overline{\mathbf{v}}$ No. I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 5 of 74

Pa	Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling						
		About Debtor 1:		Ab	out Debtor 2 (Sp	oouse Only in a Joint Case):	
15.	Tell the court	You must check one:		Yo	u must check one:		
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.	
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.	
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, but I do not have a inpletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.	
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			ter you file this bankruptcy petition, copy of the certificate and payment	
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services d agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the		from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the	
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and imstances required you to file this		requirement, attace efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certification with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	
			he 30-day deadline is granted only mited to a maximum of 15 days.			the 30-day deadline is granted only mited to a maximum of 15 days.	
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not required to receive a briefing about counseling because of:		
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.	
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 6 of 74

Debtor 1 Latoya		Benton	Case number (if known,			
First Name Part 6: Answer These Que	Middle Name estions for Reporting F	Last Name Purposes				
16. What kind of debts do you have?	16a. Are your debts princurred by an implemental No. Go to line Yes. Go to line Are your debts promoney for a busing No. Go to line Yes. Go to line	primarily consumer debts ndividual primarily for a pe ne 16b. ne 17. primarily business debts? iness or investment or thro ne 16c.	rsonal, family, or househ Business debts are debt ough the operation of the	ts that you incurred to obtain business or investment.		
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under expenses are properties.	under Chapter 7. Go to line 18 er Chapter 7. Do you estimate paid that funds will be availab	that after any exempt prop	perty is excluded and administrative ad creditors?		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-3 ☐ 5,001- ☐ 10,001		25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio	0	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 ✓ \$50,001-\$100,000 □ \$100,001-\$500,00 □ \$500,001-\$1 million	0	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Part 7: Sign Below						
For you	correct. If I have chosen to file of title 11, United Stat under Chapter 7. If no attorney represend out this document, I have correct.	under Chapter 7, I am awa res Code. I understand the ats me and I did not pay or ave obtained and read the	re that I may proceed, if e relief available under eac agree to pay someone w notice required by 11 U.S	he information provided is true and eligible, under Chapter 7, 11,12, or 13 th chapter, and I choose to proceed ho is not an attorney to help me fill S.C. § 342(b).		
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, c both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	/s/ Latoya Bentor Signature of Debtor		Signature of D	Debtor 2		
	Executed on	4/12/2017 MM / DD / YYYY	Executed or	n		

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 7 of 74

Debtor 1 Latoya		Benton	Case number (ii	f known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12, c	or 13 of title 11, Unite	nave informed the debtor(s) about ad States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 34	2(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the inf	ormation in the sched	dules filed with the petition is incorrect.
attorney, you do not	4.5			
need to file this page.	/s/ Kashwal Kaur		Date _	4/12/2017
	Signature of Attorney for	or Debtor		MM / DD / YYYY
	Kashwal Kaur			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone		Email address	kkaur@semradlaw.com
	Day access have		Otata	
	Bar number		State	

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 8 of 74

Fill in this information to identify your case:						
Debtor 1	Latoya		Benton			
	First Name	Middle Name	Last Name	_		
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois	_		
Case number (lf known)			(State)	_		

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	 \$5,620.00
1b. Copy line 62, Total personal property, from Schedule A/B	φ0,020.00
1c. Copy line 63, Total of all property on Schedule A/B	\$5,620.00
t 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$6,956.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$45,321.97
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$52,277.97
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
Your total liabilities art 3: Summarize Your Income and Expenses	
Summarize Your Income and Expenses	
	\$4,164.04

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 9 of 74

Benton Debtor 1 Latoya _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,916.59 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$6,294.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$6,294.00

9g. Total. Add lines 9a through 9f.

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 10 of 74

Fill in this	information to identify your o	ase:				
Debtor 1	Latoya		Benton			
	First Name	Middle Nar	ne Last Name			
Debtor 2 (Spouse, if fil	ing) First Name	Middle Nar	ne Last Name			
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois			
Case num			(State)			
` ′	ıl Form 106A/B					Check if this is an amended filing
Sched	dule A/B: Prope	erty				12/1
category v responsibl write your Part 1:	tegory, separately list and on where you think it fits best. I e for supplying correct infor name and case number (if k Describe Each Residenc	Be as complete and mation. If more space (nown). Answer evece, Building, Land	l accurate as possible. If two ce is needed, attach a ser ry question. I, or Other Real Estate	vo married people parate sheet to thi You Own or Hav	are filing together, both a s form. On the top of any a re an Interest In	are equally
1. Do you	own or have any legal or ed No. Go to Part 2	quitable interest in	any residence, building, la	nd, or similar prop	perty?	
	Yes. Where is the property?					
1.1	Street address, if available, or		What is the property? Checonomic Single-family home Duplex or multi-unit build		the amount of any secu	claims or exemptions. Put irred claims on <i>Schedule D:</i> iims <i>Secured by Property</i> .
			Condominium or coopera Manufactured or mobile h	ative	Current value of the entire property?	Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment property Timeshare Other		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	Only Oldio	·	Who has an interest in the	property? Check	Check if this is co (see instructions)	ommunity property
			Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor	•	_	
			── Other information you wish	_	item, such as local	
If you	own or have more than one, li		property identification num	iber <u>:</u>		
1.2	Street address, if available, or		What is the property? Checonomic Single-family home Duplex or multi-unit build Condominium or cooperations.	ing	the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D:</i> nims Secured by Property. Current value of the portion you own?
			Manufactured or mobile h	nome		
	Number Street		Investment property Timeshare		Describe the nature of interest (such as fee state of the entireties, or a life	simple, tenancy by
	City State		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Other information you wish property identification num	nly s and another to add about this	(see instructions)	ommunity property

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 11 of 74

Debtor 1			Benton	Case number	(if known)	
	First Name	Middle Name	Last Name			
1.3	eet address, if available, or ot		What is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nu	mber Street y State	Zip Code	Land Investment property Timeshare Other	i	Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
		[] [] [] []	Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and	other	Check if this is co (see instructions)	mmunity property
	I the dollar value of the por	rtion you own for a	roperty identification number: III of your entries from Part 1, incluere.	iding any entries	for pages	
Do you o v you own t	that someone else drives. If y ans, trucks, tractors, sport ut o	equitable interest you lease a vehicle, a	in any vehicles, whether they are also report it on Schedule G: Executor cycles	-	•	
3.1		Nissan Murano 2005	Who has an interest in the propone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information: 2005 Nissan Murano	150000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an		Current value of the entire property? \$4300.00	Current value of the portion you own? \$4300.00
3.2	Make Model: Year:		Check if this is community instructions) Who has an interest in the propone. Debtor 1 only		the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only		Current value of the entire property?	Current value of the portion you own?

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 12 of 74

otor 1	Latoya First Name	Middle Name	Benton Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the one. Debtor 1 only	property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 or	nly	Current value of the entire property?	Current value of the portion you own?
	Other information.		At least one of the debtor	•		<u> </u>
			Check if this is commu instructions)			
3.4	Make		Who has an interest in the	property? Check	Do not deduct secured	
	Model: Year:		one.		the amount of any secu Creditors Who Have Cla	
	Approximate mileage:		Debtor 1 only Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debto	rs and another		-
			Check if this is commu	nity property (see		
Exar		•	er recreational vehicles, other t, fishing vessels, snowmobiles,	r vehicles, and acco		
Exar	nples: Boats, trailers, motors No	•	er recreational vehicles, othe	r vehicles, and accomotorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	er recreational vehicles, other t, fishing vessels, snowmobiles, Who has an interest in the	r vehicles, and accomotorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only	r vehicles, and accomotorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Proper Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 and Debtor 2 on	r vehicles, and accomotorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of At least one of the debtor. Check if this is commu	r vehicles, and accommotorcycle accessor property? Check nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Proper Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only At least one of the debtor	r vehicles, and accommotorcycle accessor property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propen Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one.	r vehicles, and accommotorcycle accessor property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	claims on Schedule control of the portion you own? claims or exemptions. I
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one. Debtor 1 and Debtor 2 on Debtor 1 only	r vehicles, and accommotorcycle accessor property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Control of the Secured Creditors Who Have Clate Creditors	red claims on Scheduk nims Secured by Propen Current value of the portion you own? claims or exemptions. I
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	r vehicles, and accommotorcycle accessor property? Check nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Scheduk vims Secured by Proper Current value of the portion you own? claims or exemptions. I red claims on Scheduk vims Secured by Proper Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one. Debtor 1 and Debtor 2 on Debtor 1 only	r vehicles, and accommotorcycle accessor property? Check Inly Instrument of the common of the comm	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Control of the Secured Creditors Who Have Clate Creditors	red claims on Schedulinims Secured by Proper Current value of the portion you own? claims or exemptions. Irred claims on Schedulinims Secured by Proper

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 13 of 74

De	ebtor 1	Latoya First Name	Middle Name	Benton Last Name	Case number (if known)	
Pa	rt 3:		our Personal and Household Ite			
D	o you	own or hav	e any legal or equitable interes	et in any of the following	g items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Examp	_	and furnishings liances, furniture, linens, china, kitchen	nware		
<u>✓</u>	No Yes. [Describe	Misc. Household Goods			\$350.00
		tronics bles: Television	s and radios; audio, video, stereo, and	digital equipment; compute	ers, printers, scanners; music	
✓	Yes. [Describe	Misc. Electronics			\$125.00
	Examp	•	ue and figurines; paintings, prints, or other in, or baseball card collections; other c			
	No Yes. [Describe				
		les: Sports, ph	orts and hobbies notographic, exercise, and other hobby s; carpentry tools; musical instruments		ables, golf clubs, skis; canoes	I
✓	No Yes. [Describe				
	0. Fire Examp		es, shotguns, ammunition, and related	d equipment		
✓	No	,	,			
	Yes. [Describe				
	1. Clo		clothes, furs, leather coats, designer we	ear, shoes, accessories		1
	No	- "				1
✓	Yes. L	Describe	Misc. Used Clothing			\$225.00
		-	ewelry, costume jewelry, engagement i er	rings, wedding rings, heirloc	om jewelry, watches, gems,	
<u>✓</u>	No Yes. [Describe	Misc. Jewelry			\$50.00
		n-farm animal bles: Dogs, cat	s s, birds, horses			1
✓	No Yes. [Describe				
1	4. Any	other persor	nal and household items you did not	already list, including any	y health aids you did not list	
✓	No					
	Yes. [Describe				
			llue of all of your entries from Part 3 t number here	3, including any entries for	r pages you have attached	\$1250.00

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Page 14 of 74 Document

Benton

Debtor 1 Latoya Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$20.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$50.00 17.1. Checking account: TCF 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 15 of 74

Debt	or 1 La			Benton	Case number (if known)	
	Fi	rst Name	Middle Name	Last Name		
20.	Negot Non-n Non-n Non-n Non-n	tiable instruments in negotiable instrume lo 'es. Give specific	prate bonds and other negotiab nclude personal checks, cashiers' ents are those you cannot transfer Issuer name:	checks, promissory notes, ar	nd money orders.	
0.4	D. U.					
21.		ement or pension ples: Interests in IR		thrift savings accounts, or of	ther pension or profit-sharing plans	
	✓ N					
		es. List each	Type of account:	Institution name:		
		ccount eparately.	401(k) or similar plan:			
			Pension plan:			
			IRA:			
			Retirement account:			
			Keogh:			
			Additional account:			
			Additional account:			
22.	Your s Examp compa	ples: Agreements wanies, or others	deposits you have made so that vith landlords, prepaid rent, public			
			Electric:			
			Gas:			
			Heating oil:			
			Security deposit on rental unit:			
			Prepaid rent:			
			Telephone:			
			Water:			
			Rented furniture:			
			Other:			
23.			r a periodic payment of money to	you, either for life or for a nur	mber of years)	
			Issuer name and description:			
	□ '	es				

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 16 of 74

Debt	or 1 Latoya	Middle Nerse	Benton	Case number (if known)	
24.		Middle Name In education IRA, in an account in a qualif	Last Name ied ABLE program, or u	nder a qualified state tuition program.	
	✓ No	530(b)(1), 529A(b), and 529(b)(1). Institution name and description. Separately	file the records of any inte	erests.11 U.S.C. § 521(c):	
25.		able or future interests in property (other t	han anything listed in l	ine 1), and rights or powers	
	exercisable f	or your benefit			
	Yes. Desc	ribe			
26.		yrights, trademarks, trade secrets, and otlernet domain names, websites, proceeds from			
	✓ No Yes. Desc	orihe			
27.		nchises, and other general intangibles ilding permits, exclusive licenses, cooperative	association holdings, liqu	or licenses, professional licenses	
	✓ No Yes. Desc	pribe			
Mon	ney or prope	rty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or prope				portion you own? Do not deduct secured
	Tax refunds o	wed to you		Estab	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about	wed to you specific information It them, including whether		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about	wed to you specific information		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give about you and the	specific information It them, including whether already filed the returns Ithe tax years			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give about your and and and are supported. Family supported Examples: Passing and are supported.	specific information It them, including whether already filed the returns Ithe tax years	child support, maintenar	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years t t due or lump sum alimony, spousal support,	child support, maintenar	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information t them, including whether already filed the returns the tax years	child support, maintenar	State: Local: ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years t t due or lump sum alimony, spousal support,	child support, maintenar	State: Local: ce, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds or No Yes. Give about you and the support of the supp	specific information It them, including whether already filed the returns the tax years t t due or lump sum alimony, spousal support,	child support, maintenar	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or No Yes. Give about you and the support of the supp	specific information It them, including whether already filed the returns the tax years t t due or lump sum alimony, spousal support,	child support, maintenar	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information It them, including whether already filed the returns the tax years t t due or lump sum alimony, spousal support,	ability benefits, sick pay, v	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information It them, including whether already filed the returns the tax years It It due or lump sum alimony, spousal support, specific information	ability benefits, sick pay, v	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and	specific information It them, including whether already filed the returns the tax years It It due or lump sum alimony, spousal support, specific information	ability benefits, sick pay, v	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 17 of 74

Deb ⁻	tor 1 Latoya		Benton	Case number (if known)	
	First Name	Middle Nam	e Last Name		
31.	Interests in insurance Examples: Health, disab		ealth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insu of each policy and I		Company name:	Beneficiary:	Surrender or refund value:
32.		of a living trust, expec	n someone who has died t proceeds from a life insurance polic	y, or are currently entitled to receive	
	Yes. Describe				
33.			you have filed a lawsuit or made surance claims, or rights to sue	a demand for payment	
	Yes. Describe				
34.	to set off claims	unliquidated claims o	f every nature, including counterd	laims of the debtor and rights	
	Yes. Describe				
35.	Any financial assets yo	ou did not already list			
	Yes. Describe				
36.		-	om Part 4, including any entries fo		\$70.00
Part	5: Describe Any Bu	usiness-Related Pr	operty You Own or Have an Ir	nterest In. List any real estate in Par	t 1 .
37.	Do you own or have ar	ny legal or equitable i	nterest in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.			r C	Current value of the cortion you own? On not deduct secured claims or exemptions
38.	Accounts receivable o	r commissions you al	ready earned		
	Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		re, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elect	ronic devices
	✓ No Yes. Describe				

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 18 of 74

Debt	tor 1 Latoya	Benton	Case number (if known)	
,	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equip	oment, supplies you use in business, and tools of	your trade	
	✓ No			
	<u> </u>			
	Yes. Describe			
11	Inventory			
41.	inventory			
	✓ No			
	Yes. Describe			
				
42.	Interests in partnerships	or joint ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			<u> </u>
				<u> </u>
		<u> </u>		_
43. (Customer lists, mailing list	s, or other compilations		
	✓ No			
		de personally identifiable information (as defined in 11	U.S.C. § 101(41A))?	
		,		
	No			
	Yes. Describe.			
44.	Any business-related prop	perty you did not already list		
	✓ No			
	$\stackrel{\smile}{\smile}$			<u> </u>
	Yes. Give specific information			
	information			
				<u> </u>
		·		
				
		f your entries from Part 5, including any entries fo		
lor Pa	art 5. Write that number he	ere		
Part	Describe Any Farm	- and Commercial Fishing-Related Proper	tv You Own or Have an Interest In.	
Part		rest in farmland, list it in Part 1.	.,	
4.0	Da b		usial fishing valated annual of	
46.	Do you own or nave any lo	egal or equitable interest in any farm- or comme	ciai lishing-related property?	0
	No. Go to Part 7.			Current value of the portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, poultr	y, farm-raised fish		
	No.			
	✓ No			
	Yes. Describe			
1				

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 19 of 74

Debto	or 1 <u>Lat</u> Firs	oya t Name	Middle Name	Benton Last Name	Case number (if known)	
48.		either growing				
	✓ No	1				
	Ye	s. Describe				
49.	Farm a	ınd fishing equi	oment, implements, machinery, fixtu	ires, and tools of trade		
	No No	s. Describe				
		3. Describe				
50.	Farm a	and fishing supp	lies, chemicals, and feed			
	✓ No					
	Ye	s. Describe				
51.	Any fa	rm- and comme	rcial fishing-related property you di	d not already list		
	✓ No					
	L Ye	s. Describe				
			ll of your entries from Part 6, includi		you have attached	
•						
Part 7	De	scribe All Pro	perty You Own or Have an Inte	rest in That You Did N	ot List Above	
			perty of any kind you did not already	list?		
	<i>Example</i> No		s, country club membership			_
	Yes	s. Give specific				
	info	ormation				
54. Ac	ld the c	lollar value of a	II of your entries from Part 7. Write t	hat number here		.▶
Part 8	Lis	st the Totals of	f Each Part of this Form			
55. P	art 1: 1	Total real estate	s, line 2		P	
56. p	art 2 to	otal vehicles, lin	e 5	\$4300.00		·
57. P a	art 3: T	otal personal ar	nd household items, line 15	\$1250.00		
58. P a	art 4: T	otal financial as	ssets, line 36	\$70.00		
59. P	art 5: 1	otal business-r	elated property, line 45			
60. P	art 6: 1	otal farm- and	fishing-related property, line 52			
61. P	art 7: 1	otal other prop	erty not listed, line 54			
62. T	otal pe	rsonal property	. Add lines 56 through 61	\$5620.00		+ \$5620.00
					Copy personal property total ▶	
63. T c	otal of a	all property on S	Schedule A/B. Add line 55 + line 62			\$5620.00

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 20 of 74

Debtor 1	Latoya		Benton	Case number (if known)	
	First Name	Middle Neme	Leet Name		

Schedule A/B: Property. Additional page

Part 3: Describe Your Personal and Household Items						
Do you own or ha	ve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.				
6.2. Household good	ds and furnishings					
No						
Yes. Describe	Bedroom Set	\$500.00				

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 21 of 74

Fill in this information to identify your case:						
Debtor 1	Latoya		Benton			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name	,		
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(Glate)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Claim	n as Exempt					
1.	Which set of exemptions are you claiming	ng? Check one only, ev	ren if your spouse is filing with you.				
	✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)						
	You are claiming federal exemptions	s. 11 U.S.C. § 522(b)(2	2)				
2.	For any property you list on Schedule A/	B that you claim as e	xempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
		Copy the value from Schedule A/B					
	Brief description:	\$4,300.00	✓ \$0	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Nissan Murano, 2005, 2005 Nissan Murano		100% of fair market value, up to any	_			
	Line from Schedule A/B: 03		applicable statutory limit				
	Brief			735 ILCS 5/12-1001(b)			
	description: Misc. Household Goods	\$350.00	\$350.00				
	Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	-			
3.	✓ No	ry 3 years after that for o	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?				

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 22 of 74

Benton Debtor 1 Latoya Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(a) Brief \$225.00 description: **✓** \$225.00 Misc. Used Clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$125.00 description: **✓** \$125.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(b) Brief \$50.00 description: **✓** \$50.00 Misc. Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(b) Brief \$20.00 description: \$20.00 Cash On Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 Brief 735 ILCS 5/12-1001(b) \$50.00 description: **✓** \$50.00 Checking account, TCF 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$500.00 description: **✓** \$0

100% of fair market value, up to any

applicable statutory limit

Bedroom Set

06

Line from

Schedule A/B:

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 23 of 74

Fill in	this information to identify your ca	Se:			
Debto	or 1 <u>Latoya</u> First Name	Benton Middle Name Last Name			
Debto		Middle Name Last Name			
	se, if filing) First Name	Middle Name Last Name			
United	d States Bankruptcy Court for the:	Northern District of Illinois (State)			
Case (If knov	number vn)	(Orace)			
Off	icial Form 106D				Check if this is a amended filing
Scl	hedule D: Credito	ors Who Have Claims Secure	ed by Prop	erty	12/1
Be as	complete and accurate as possib	le. If two married people are filing together, both are equa	ally responsible for s	upplying correct inf	
	space is needed, copy the Additio and case number (if known).	onal Page, fill it out, number the entries, and attach it to t	nis form. On the top	of any additional pa	ges, write your
	Do any creditors have claims se	ecured by your property?			
'. I	•	nit this form to the court with your other schedules. You hav	e nothing else to ren	ort on this form	
I.	_	,	c nouning cise to rep	ort orr trito form.	
		i below.			
Part	1: List All Secured Claims				
2.	separately for each claim. If more th	for has more than one secured claim, list the creditor nan one creditor has a particular claim, list the other creditors in a claims in alphabetical order according to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any
0.4	Domes Auto		#5.050.00	this claim	#4 050 00
2.1	Barnes Auto Creditor's Name	Describe the property that secures the claim:	\$5,956.00	\$4,300.00	<u>\$1,656.00</u>
	2125 N. Cicero	Nissan Murano Value: \$0.00			
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent			
		= *			
	Chicago IL 60639 City State ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates	Other (including a right to offset)			
	to a community debt Date debt was				
	incurred	Last 4 digits of account number			
2.2	SYNCB/HHGREG Creditor's Name	Describe the property that secures the claim:	\$1,000.00	\$500.00	\$500.00
	C/O PO BOX 965036	Bedroom Set Value: \$500.00			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	ORLANDO FL 32896 City State ZIP Code	Unliquidated			
	City State ZIP Code Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was incurred	Last 4 digits of account number			
	Add the dollar value of y here:	rour entries in Column A on this page. Write that number	\$6,956.00		

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 24 of 74

Fill ir	this inform	nation to identify your c	ase:			
Debt	tor 1 Latoya			Benton		
		First Name	Middle Name	Last Name		
Debt						
(Spou	se, if filing)	First Name	Middle Name	Last Name		
Unite	ed States Ba	ankruptcy Court for the:	Northern	District of Illinois		
0				(State)		
(If kno	number wn)					
Offi	cial Fo	orm 106E/F				Check if this is an amended filing
Sc	hedu	le E/F: Cre	ditors Who	Have Unsec	ured Claims	12/15
other Form claim the e know	party to an 106A/B) and s that are ntries in the n).	ny executory contracts nd on Schedule G: Exe listed in Schedule D: C e boxes on the left. At	s or unexpired leases tha cutory Contracts and Un creditors Who Hold Claim	t could result in a claim. Ale expired Leases (Official For s Secured by Property. If mo	so list executory contracts on 106G). Do not include an ore space is needed, copy the space is needed.	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured ne Part you need, fill it out, number ite your name and case number (if
			secured claims against	vou2		
		o to Part 2.	iooodi od oldiiilo agaiilot j	you:		
				you:		

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 25 of 74

Debtor 1 Latoya Benton Case number (if known) Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 ACCEPTANCE NOW \$3,073.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9/2015 6288 Dawson Blvd Number Street As of the date you file, the claim is: Check all that apply. Contingent 30093 Norcross Georgia Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 030 UnknownLoanType Is the claim subject to offset? **✓** No Yes ASSET ACCEPTANCE LLC 4.2 \$2,381.97 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO BOX 2036 Street Number As of the date you file, the claim is: Check all that apply. c/o Christina Elliott Contingent Unliquidated Warr<u>en</u> Michigan 48090 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **|** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes Bank of America \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 982236 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 79998 El Paso Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? **✓** No Yes

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 26 of 74

Debtor 1 Latoya Benton Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Capital One \$500.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 30285 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 84130 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? **✓** No Yes CHARTER ONE \$200.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 1 Citizens Plaza n/a Number As of the date you file, the claim is: Check all that apply. Contingent 02903 Rhode Island Providence Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.6 Chase \$200.00 Last 4 digits of account number Nonpriority Creditor's Name National Bank By Mail When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 40233 Louisville Kentucky City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims

✓ No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify _

Debts to pension or profit-sharing plans, and other similar

Due

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Page 27 of 74 Document

Debtor 1 Latoya First Name Benton Case number (if known) Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Chase \$400.00 - Last 4 digits of account number

	Nonpriority Creditor's Name National Bank By Mail Number Street Louisville Kentucky 40233 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No	Mhen was the debt incurred?	
4.8	Check N Go Nonpriority Creditor's Name	Last 4 digits of account number\$400.	00
	3435 Dempster St Number Street	When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent	
	Skokie Illinois 60076	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	<u> </u>	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify	
	Is the claim subject to offset?	_	
	✓ No		
	Yes		
4.9	City of Chicago - Parking and red Light Tickets Nonpriority Creditor's Name	Last 4 digits of account number \$200.	00
	Department of Revenue - PO Box 88292	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		— Contingent	
	Chicago Illinois 60680	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other. Specify Due	
	Is the claim subject to offset?	<u> </u>	
	✓ No		
	Yes		

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 28 of 74

Debtor 1 Latoya Benton Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 ComEd \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify __ Due Is the claim subject to offset? **✓** No Yes CONVERGENT OUTSOURCING \$137.00 4.11 8573 Last 4 digits of account number __ Nonpriority Creditor's Name When was the debt incurred? 6/2016 Po Box 9004 Number As of the date you file, the claim is: Check all that apply. Contingent Washington 98057 Renton Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: **✓** No Other. Specify COMCAST Yes CREDIT MANAGEMENT LP 4.12 \$444.00 Last 4 digits of account number 1190 Nonpriority Creditor's Name PO Box 118288 When was the debt incurred? 11/2013 Number As of the date you file, the claim is: Check all that apply. Contingent 75011 Carrollton Texas Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 29 of 74

Debtor 1 Latoya Benton Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim EDFINANCIAL SERVICES L** 4.13 \$3,150.00 Last 4 digits of account number Nonpriority Creditor's Name 120 N SEVEN OAKS DR When was the debt incurred? 10/2005 Number Street As of the date you file, the claim is: Check all that apply. Contingent **KNOXVILLE** Tennessee 37922 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.14 EDFINANCIAL SERVICES L \$3,144.00 Last 4 digits of account number 1824 Nonpriority Creditor's Name 120 N SEVEN OAKS DR When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent KNOXVILLE Tennessee 37922 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes ENHANCED RECOVERY CO L 4.15 \$3,621.00 Last 4 digits of account number 7238 Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 5/2016 Number As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE 32256 Florida Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? ORIGINAL CREDITOR: PEOPLE No Other. Specify GAS LIGHT AND COKE COMP

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 30 of 74

Debtor 1 Latoya Benton Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 **Express Clothing** \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 182273 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 43218 Columbus Ohio City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ Due Is the claim subject to offset? **✓** No Yes First Loan Financial 4.17 \$950.00 Last 4 digits of account number _ Nonpriority Creditor's Name 1113 W Chicago Ave When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60642 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes FIRST MERIT BANK 4.18 \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 295 FIRST MERIT CIRCLE n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated AKRON Ohio 44307 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? **✓** No

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 31 of 74

Debtor 1 Latoya Benton Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 First Rate Financial \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1507 E. 87th St. Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60619 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Due Is the claim subject to offset? **✓** No Yes 4.20 FlexPay Plus \$1,200.00 Last 4 digits of account number _ Nonpriority Creditor's Name 723 Coliseum Dr NW When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Winston Salem North Carolina 27106 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes **HARRIS** 4.21 \$3,621.00 Last 4 digits of account number 0774 Nonpriority Creditor's Name 9/2014 When was the debt incurred? 111 WEST JACKSON B SUITE 400 Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO Illinois 60604 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Collection; Collecting for Is the claim subject to offset? ORIGINAL CREDITOR: 10

✓ No

Yes

Other. Specify _

PEOPLES GAS

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 32 of 74

Debtor 1 Latoya Benton Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 **IDES Springfield** \$12,000.00 Last 4 digits of account number Nonpriority Creditor's Name 28542 Network Pl When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60673 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Due Is the claim subject to offset? **✓** No Yes 4.23 New York & Company \$700.00 Last 4 digits of account number _ Nonpriority Creditor's Name 330 West 34th Street When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated New York New York 10001 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify __ Is the claim subject to offset? **✓** No Yes Ron's Auto Sales 4.24 \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5727 W Roosevelt Rd n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60804 Cicero Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? **✓** No

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 33 of 74

Debtor 1 Latoya Benton Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 Titlemax \$1,400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 12434 Western Avenue #1 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60406 Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? **✓** No Yes 4.26 Urban Alternatives \$700.00 Last 4 digits of account number _ Nonpriority Creditor's Name 5601 W West End Ave When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60644 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes US Cellular 4.27 \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Dept 0205 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60055 Palatine Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? **✓** No

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 34 of 74

Benton Debtor 1 Latoya Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Asset Acceptance LLC On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check P.O. Box 2036 Line 4.16 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Warren Michigan 48090 Last 4 digits of account number City State Zip Code Kevin W Mortell On which entry in Part 1 or Part 2 did you list the original creditor? 1821 WALDEN OFFICE S Line 4.2 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Schaumburg Illinois 60173 Last 4 digits of account number State Zip Code Express/ World Financial NETW On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check PO Box 2036 Line 4.2 Part 1: Creditors with Priority Unsecured Claims one): Number Street

Last 4 digits of account number

Warren

City

Michigan

State

48090

Zip Code

Part 2: Creditors with Nonpriority Unsecured

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 35 of 74

Debtor 1 Latoya Benton Case number (if known)

First Nar	ne Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
6. Total the a	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	statistical reporting purposes only. 28 U.S.C). §159
			Total Claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
nom ruit i	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.		\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$6,294.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$39,027.97	
	6j. Total. Add lines 6f through 6i.	6j.	\$45,321.97	

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 36 of 74

Fill in this infor	mation to identify your c	ase:		
Debtor 1	Latoya		Benton	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number (If known)			(State)	

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or comp	pany with whom you hav	e the contract or lease	State what the contract or lease is for
Gilbert Chaney Name			Residential Lease, Other, Monthly Residential Lease
Number	Street		
City	State	Zip Code	

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 37 of 74

			טט	Cument	Paye 31	01 74	
Fill in	this infor	mation to identify your o	case:				
Debto	r 1	Latoya		Benton		_	
Debto	ır 2	First Name	Middle Name	Last Nam	ie		
	e, if filing)	First Name	Middle Name	Last Nam	ie	-	
United	d States E	Bankruptcy Court for the:	Northern	District of Illino		_	
Case r	number			(Sta	re)		
(If know	rn)						
						L	Check if this is an amended filing
Offi	icial	Form 106H					
Sah	اريام	e H: Your Cod	dobtoro				40/45
<u> </u>	eaui	e n. Your Cod	aebioi 5				12/15
tnown). Answe	r every question.	ou are filing a joint case, do			y Additional Pages, write your name and c	
			lived in a community pro xico, Puerto Rico, Texas, Wa			<i>munity property states and territories</i> include Ar	izona, California,
<u> </u>		Go to line 3.					
			er spouse, or legal equival	ent live with you	at the time?		
		No Yes. In which communi	tv state or territory did you	live?	Fil	in the name and current address of that perso	on.
	Ц	Too. III Willom Communi	ly state of territory and you			and that is and carroin address of that poloc	
		Name of your spouse,	former spouse, or legal equi	valent			
		Number Street					
		City	State		Zip Code		
3. In	n Column	1, list all of your code	btors. Do not include your	spouse as a co	debtor if your	spouse is filing with you. List the person sh	nown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

(Case 17-116	35 Doc 1		04/12/17 cument l	Entered Page 38	l 04/12/17 of 74	16:58:53	Desc M	ain
Fill in this inform	nation to identify	your case:							
	toya st Name	Middle N	Name	Benton Last Nam	10	_			
Debtor 2		Wilddle I	varrie	Lastivan	ic .		eck if this is:		
(Spouse, if filing) Fir	st Name	Middle N	Name	Last Nam	ne		An amended f	_	
United States Ban the: Case number	kruptcy Court for	Northern		District of Illinoi (Stat			A supplement expenses as c		petition chapter 13 date:
(If known)						_	MM / DD / YY	YY	
Official Fo	rm 106I								
Schedule	I: Your In	come							12/15
Part 1: Descri		ıt		Debtor 1			Debtor 2		
attach a separa		Employment stat	tus	Employed Not Empl			Employe		
information abo	out additional	Occupation							
Include part tim	ne, seasonal, or	Employer's name	e	MarketStaff, I	nc.		Worldpac In	C.	
	ay include student	Employer's addre	ess	29 N. Wacker Number Street	Dr., Suite 250	0	2635 Millbro		
				Chicago City	Illinois State	60606 Zip Code	Raleigh	North Carolina	27604
		How long employ there?	yed				City	State	Zip Code
Part 2: Give D	etails About M	lonthly Incom	е						

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

 List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. For Debtor 1 For Debtor 2 or non-filing spouse
2. \$1,953.76 \$2,444.95

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3. 4. \$1

+ \$6.38 + \$0.00 \$1,960.14 \$2,444.95

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 39 of 74

Debto	or 1Latoya First Name		3enton ₋ast Name	Case number known)			
	Tilot Haino	imode (taile	Lage Hamo	For Debtor 1	For Debtor 2 or non-filing spouse		
Cop	py line 4 here		→ 4.	\$1,960.14	\$2,444.95		
5. Lis	t all payroll ded						
5a	. Tax, Medicare	, and Social Security deductions	5a.	\$195.54	\$258.90		
5b	. Mandatory co	ntributions for retirement plans	5b.	\$0.00	\$0.00		
5c	. Voluntary cont	ributions for retirement plans	5c.	\$0.00	\$0.00		
5d	. Required repa	yments of retirement fund loans	5d.	\$0.00	\$0.00		
5e	. Insurance		5e.	\$0.00	\$117.02		
5f.	Domestic supp	ort obligations	5f.	\$0.00	\$0.00		
5g	. Union dues		5g.	\$0.00	\$0.00		
5h	. Other deducti	ons. Specify: Hospital Indemnity Coverage	_ 5h. +	\$0.00 +	\$15.60		
6. Add +5h.	d the payroll de	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6.	\$195.54	\$391.52		
7. Cal	culate total mo	onthly take-home pay. Subtract line 6 from line	4. 7.	\$1,764.60	\$2,053.44		
8. Lis	t all other incor	ne regularly received:					
8a	business, profe	•					
		ent for each property and business showing ordinary and necessary business expenses, and					
	the total month		8a.	\$0.00	\$0.00		
8b	. Interest and d	ividends	8b.	\$0.00	\$0.00		
8c.	dependent reg	-	a				
		r, spousal support, child support, maintenance, ent, and property settlement.	8c.	\$0.00	\$0.00		
8d	. Unemploymen	t compensation	8d.	\$0.00	\$0.00		
8e	. Social Security	y	8e.	\$0.00	\$0.00		
8f.	Include cash ass cash assistance under the Suppl housing subsidi Specify:	tent assistance that you regularly receive sistance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es ent Assistance Income	8f.	\$346.00	\$0.00		
8a	-	irement income	8g.	\$0.00	\$0.00		
_		income. Specify:	8h. +	\$0.00 +	\$0.00		
	-	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	- 8h. 9.	\$346.00	\$0.00		
10.00	laulata manthi	rincome. Add line 7 + line 9.	10.	\$2.110.60 +	¢0.050.44	=	¢4.104.04
		ne 10 for Debtor 1 and Debtor 2 or non-filing sp		\$2,110.60 +	\$2,053.44	_	\$4,164.04
In o	clude contribution ends or relatives.	gular contributions to the expenses that you not from an unmarried partner, members of your amounts already included in lines 2-10 or amou	household, you	dependents, your roomm			
Sp	ecify:					11. +	\$0.00
		n the last column of line 10 to the amount in				12.	\$4,164.04
		increase or decrease within the year after y	•		ω, τι τι αμμιτό		Combined monthly income
	Yes. Explain:						

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 40 of 74

		Doct	illelli Paye 40 01 74	+		
Fill in this infor	mation to identif	y your case:				
Debtor 1	Latoya		Benton			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
United States E	Bankruptcy Court	for the: Northern	District of Illinois (State)	A supplement s expenses as of		-petition chapter 13 date:
Case number			(Otato)	MM (DD ()000		
, ,	Form 10	6 I		MM / DD / YYY	<i>(</i>	
		Expenses				12/15
Be as complet information. If (if known). Ans	e and accurate more space is n wer every quest	as possible. If two married people a eeded, attach another sheet to this ion.				ct
	cribe Your Ho	usenoia				
1. Is this a joi						
✓ No. Go	o to line 2					
Yes. D	oes Debtor 2 live	e in a separate household?				
	No					
[Yes. Debtor 2	must file Official Forms 106J-2, Exper	nses for Separate Household of Deb	tor 2.		
2. Do you hav	e dependents?	No				
Do not list I Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does der with you	pendent live ?
			Child	14 years	No.	
			Oletha	40	Yes.	
			Child	12 years	Yes.	
			Child	10 years	No.	
					✓ Yes.	
expenses of	penses include f people other	✓ No				
than yourself an dependent	-	Yes				
Part 2: Esti	mate Your On	going Monthly Expenses				
	of a date after th	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup	-			•
		h non-cash government assistance luded it on Sc <i>hedule I: Your Incom</i> e				Your expenses
	I or home owner or the ground or l	ship expenses for your residence. In ot. 4.	nclude first mortgage payments and		4.	\$1,100.00
If not inc	luded in line 4:					
4a. Real e	state taxes				4a	\$0.00
4b. Prope	rty, homeowner's	, or renter's insurance			4b.	\$0.00

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

4c.

4d.

\$25.00

\$0.00

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 41 of 74

 Debtor 1 First Name
 Latoya
 Benton
 Case number (if known)

 Last Name
 Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$275.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$235.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$850.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$250.00
10. Personal care products and services	10.	\$200.00
11. Medical and dental expenses	11.	\$200.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$450.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$60.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$350.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify: Furniture, Monthly Payment	17c	\$160.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you. Specify:	10	#0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 42 of 74

Debtor 1 Latoy			Benton	Case number (if known)		
First I	Name	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expense	S.				\$4,155.00
	nes 4 through 21.					\$0.00
	` .	**	from Official Form 106J-2			\$4,155.00
22c. Add lir	ne 22a and 22b. The res	ult is your monthly exp	enses.		22.	
23. Calculate	your monthly net incon	ne.				
23a. Copy	line 12 (your combined r	monthly income) from S	Schedule I.		23a	\$4,164.04
23b. Copy	your monthly expenses	from line 22 above.			23b	\$4,155.00
	ct your monthly expense	, ,	icome.			\$9.04
The re	esult is your monthly net	income.			23c	
			oan within the year or do ynodification to the terms of			

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 43 of 74

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Latoya		Benton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Latoya Benton	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 4/12/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 44 of 74

		ur case:					
ebtor 1	Latoya		Benton				
ebtor 2	First Name	Middle I	Name Last Nam	е			
oouse, if filing)	First Name	Middle 1	Name Last Nam	e			
ited States B	ankruptcy Court for th	ne: Northern	District of Illino				
ase number			(State	e)			
	Form 107						Check if this amended file
		ial Δffairs f	or Individuals	Filing for	Rankru	ıntev	
			arried people are filing				
	f more space is nee own). Answer every		arate sheet to this form	. On the top of	any additio	nal pages, write	your name and case
•		•	and Mhara Vay Lived	Dofore			
Give	Details About 10	ur Maritai Status	and Where You Lived	before			
What is	your current marital	status?					
✓ Mar	ried						
<u> </u>	rried married						
☐ Not	married	e you lived anywhere	e other than where you liv	ve now?			
Not During t	married	e you lived anywhere	e other than where you liv	ve now?			
Not During t	married he last 3 years, have		e other than where you liv t 3 years. Do not include v		w.		
Not During t	married he last 3 years, have				w.		
During t Not Not Not No Yes	married he last 3 years, have				w.		Dates Debtor 2 lived there
During t Not Not Not No Yes	married he last 3 years, have . List all of the places		t 3 years. Do not include v	where you live no			
Not During t No Yes	married he last 3 years, have List all of the places stor 1:		t 3 years. Do not include v	where you live no Debtor 2: Same as I	Debtor 1		there
Not During t No Yes	married he last 3 years, have . List all of the places		t 3 years. Do not include v Dates Debtor 1 lived there	where you live no	Debtor 1		Same as Debtor
Not During t No Yes Deb	married he last 3 years, have List all of the places tor 1:	s you lived in the las	Dates Debtor 1 lived there	Debtor 2: Same as I Number Street	Debtor 1		Same as Debtor
Not During t No Yes	married he last 3 years, have List all of the places tor 1:		Dates Debtor 1 lived there	Debtor 2: Same as E Number Street	Debtor 1	Zip Code	Same as Debtor From To
Not During t No Yes Deb	married he last 3 years, have List all of the places tor 1:	s you lived in the las	Dates Debtor 1 lived there	Debtor 2: Same as I Number Street	Debtor 1	Zip Code	Same as Debtor
Not During t No Yes Deb	married he last 3 years, have List all of the places tor 1: her Street	s you lived in the las	Dates Debtor 1 lived there	Debtor 2: Same as I Number Street City Same as I	Debtor 1 State Debtor 1	Zip Code	Same as Debtor From To
Not During t No Yes Deb	married he last 3 years, have List all of the places tor 1:	s you lived in the las	Dates Debtor 1 lived there From To	Debtor 2: Same as E Number Street	Debtor 1 State Debtor 1	Zip Code	there Same as Debtor From To Same as Debtor
Not During t No Yes Deb	married he last 3 years, have List all of the places tor 1: her Street	s you lived in the las	Dates Debtor 1 lived there From To	Debtor 2: Same as I Number Street City Same as I	Debtor 1 State Debtor 1	Zip Code	there Same as Debtor From To Same as Debtor From From

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 45 of 74

Case number (if known)

Benton

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$4865.70 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$23861.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$21000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. YTD SNAPP \$1,038.00 From January 1 of current year until the date you filed for bankruptcy: Est. 2016 SNAPP \$4,152.00 For last calendar year: (January 1 to December 31, 2016 Est. 2015 SNAPP \$4,152.00 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Latoya

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 46 of 74

Benton Debtor 1 Latoya _ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 47 of 74

or 1	1 Latoya			Be	nton	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsi orp age	iders include your porations of whic	relatives; a n you are a for a busin	ny general partners n officer, director, p ess you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No		,				
Ц	Yes. List all pay	ments to a	an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	ranteed or cosigne t benefited an insi	•	Total amount paid	Amount you still owe	Reason for this payment
							Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Page 48 of 74 Document

Benton

Debtor 1 Latoya Case number (if known) Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Judgment Cook County Circuit Court Pending Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 09m1-12139 Illinois 60602 Chicago City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Current garnishment 03/2017 \$0 Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 49 of 74

Debt	itor 1 Latoya	Benton	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you No		bank or financial institution, set off any amo	ounts from your
	Yes. Fill in the details.			
	Tes. I ill ill the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
	Oity State Zip oode			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	f creditors, a court-
	✓ No			
	Yes			
Part	t 5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	you give any gifts with a t	otal value of more than \$600 per person?	
	▽ No			
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 50 of 74

ebtor 1	Latoya		Benton	Case number (if know	vn)	
	First Name	Middle Name	Last Name		•	
1. Wit	thin 2 years before you filed	for bankruptcy, did	you give any gifts or contribu	tions with a total value	of more than \$600	to any charity?
_	l NI=					
✓	No					
	Yes. Fill in the details for ea	ach gift or contributi	on.			
_	Cifts or contributions to a	houition	Describe what you contri	ht.ad	Data wan	Value
	Gifts or contributions to cl that total more than \$600		Describe what you contri	outea	Date you contributed	Value
	that total more than \$000				Contributed	
	Charity's Name		-			
	,					
			-			
	Number Street		-			
	Number Street					
	City State	Zip Code	-			
	City State	Zip Code				
	List Certain Losses					
ι υ.	Elet Cortain Edeco					
	Yes. Fill in the details. Describe the property you how the loss occurred	lost and	Describe any insurance of Include the amount that ins	surance has paid. List	Date of your loss	Value of property lost
			pending insurance claims of	n line 33 of <i>Schedule</i>		
			A/B: Property.			
art 7:	List Certain Payments of	or Transfers				
	No Yes. Fill in the details.	y petition preparets, o	r credit counseling agencies for s	services required in your b	апкирю.	
lacksquare	res. i iii ii i tile details.					
			Description and value of a transferred	ny property	Date payment or transfer was made	Amount of payment
	o:					00.00
	Semrad Law Firm		Attorney's Fee - 0.00		4/11/2017	\$0.00
	Person Who Was Paid					
	11101 S. Western Avenue					
	Number Street					
	Chicago Illinois	60643				
	City State	Zip Code				
	Email or website address					
	None					
	Pareon who Made the Davin	ant MN-1V-				
	reison who made the rayin	ent, if Not You				
	reison who made the rayin	ent, if Not You				
	Person Who Was Paid	ent, if Not You				
		ent, if Not You				
		ent, if Not You				
	Person Who Was Paid	ent, if Not You				
	Person Who Was Paid	ent, if Not You				
	Person Who Was Paid Number Street					
	Person Who Was Paid	zip Code				
	Person Who Was Paid Number Street City State					
	Person Who Was Paid Number Street					
	Person Who Was Paid Number Street City State	Zip Code				

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 51 of 74

Debt		Latoya		Benton	Case number (if known)		
		First Name	Middle Name	Last Name			
17.	help	o you deal with your credit not include any payment or	tors or to make payme		ur behalf pay or transfer	any property to ar	nyone who promised to
		No Yes. Fill in the details.					
				Description and value of ar transferred	ny property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your bu	usiness or financial aff and transfers made as so	ecurity (such as the granting of a			
				Description and value of ar property transferred		/ property or ceived or debts pa	Date transfer was made
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
19.	ben	eficiary? ese are often called asset-pro No		you transfer any property to a	self-settled trust or sim	ilar device of whic	ch you are a
		Yes. Fill in the details.		Description and value of t	he property transferred		Date transfer was made
		Name of trust					

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 52 of 74

Benton Debtor 1 Latoya Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 53 of 74

Benton Debtor 1 Latoya Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 54 of 74

Deb		Latoya			Ben	nton	Cas	e number <i>(ii</i>	fknown)		
		First Name		Middle Name	Last	Name					
26.	Hav	e you been a part	y in any judic	ial or administr	ative procee	ding under	any environmen	ital law? In	clude settler	ments and ord	ers.
		No Yes. Fill in the det	tails.								
					Court or age	ency		Nature (of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			Number Street	t					Concluded
					City	State	Zip Code				
Part	11:	Give Details Al	oout Your E	Susiness or Co	nnections	to Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	l you own a b	ousiness or	have any of the	following c	onnections t	o any busines	s?
		A sole propri	etor or self-e	mployed in a tra	ade, professi	on, or other	activity, either f	ull-time or p	oart-time		
		_		ility company (L	LC) or limited	d liability pa	rtnership (LLP)				
		A partner in a	-	naging executiv	o of a corpo	ration					
				naging executive f the voting or e	•		ooration				
	_	_				00 01 4 001	501 44011				
		No. None of the a Yes. Check all tha				y for each h	u jejnoce				
	Ш	res. Check all the	ат арріу аро	re and illi in the			ire of the busine	ee	Employer I	dentification :	number Do not
					D C3011	be the nate	ire of the busine				number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name	of account	ant or bookkeep	er	From	То	
					Descri	he the natu	re of the busine	ee	Employer I	dentification	number Do not
					200011	Do tilo liate			include So		number or ITIN.
		Business Name			_				EIN:		
		Number Street			- Nome	of account	ant or bookkeep		Dates busi	ness existed	
		City	State	Zip Code	- Name	or account	ant of bookkeep	ei.	From	To	
					Descri	be the natu	ire of the busine	SS			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		0''			Name -	of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 55 of 74

Deb	tor 1	Latoya			Benton	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before ditors, or other pa No Yes. Fill in the det	rties.	r bankruptcy, did you	give a financial statement	t to anyone about your business? Include all financial institutions,
					Date issued	
		Name			MM/DD/YYYY	
		Number Street				
		City	State	Zip Code		
		•	Oldio	2.0 0000		
Part	12:	Sign Below				
t	rue a	and correct. I unde kruptcy case can	erstand tha result in fin	making a false state es up to \$250,000, or	ment, concealing property imprisonment for up to 20	nts, and I declare under penalty of perjury that the answers are y, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/	Latoya Bent ure of Debto			Signature of Debtor 2
		Sigriali	ure or Debto	1		Signature of Debtor 2
		Date 4	4/12/2017			Date 4/12/2017
	Did yo	ou attach addition	nal pages to	Your Statement of Fi	nancial Affairs for Individu	ials Filing for Bankruptcy (Official Form 107)?
	_ `	lo				
Ļ	☱	_				
L	'	'es				
	Did yo	ou pay or agree to	pay someo	ne who is not an atto	rney to help you fill out ba	nkruptcy forms?
Г	√ N	lo				
i	= ,	es. Name of persor	n			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 56 of 74

Fill in this infor	mation to identify your c	ase:		
Debtor 1	Latoya	Benton		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				

Check if this	is an
amended	filina

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Did you claim the property Identify the creditor and the property that is collateral What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: Barnes Auto Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Nissan Murano | Value: \$0.00 Retain the property and [explain]: Surrender the property. Creditor's No. name: SYNCB/HHGREG Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. Bedroom Set | Value: \$500.00 securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 57 of 74

Debtor	r Latoya		Benton	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpire	ed Personal Property Leas	es	
informa	ation below. Do not lis		leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
De	scribe your unexpired	personal property leases		Will the lease be assumed?
Les	ssor's name:			No Yes
	scription of leased operty:			
Les	ssor's name:			No Yes
	scription of leased operty:			
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			_
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			_
Part 3:	Sign Below			
	er penalty of perjury, I perty that is subject to		my intention about any	property of my estate that secures a debt and any personal
_	/s/ Latoya Benton		*_	
S	Signature of Debtor 1		Sig	gnature of Debtor 2
C	Date 4/12/2017 MM/DD/YYYY		Da	te 4/12/2017 MM/DD/YYYY

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 58 of 74

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Latoya Benton		Case No.		
_	Debtor			(If known)	
			Chapter	Chapter 7	
	DISCLOSURE OF (COMPENSATIO	ON OF ATTORNEY F	OR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Fe compensation paid to me within one yrendered or to be rendered on behalf or	ear before the filing of the	e petition in bankruptcy, or agreed to	be paid to me, for services	
	For legal services, I have agreed to acc	cept		\$1,365.00	
	Prior to the filing of this statement I ha	ave received		\$0.00	
	Balance Due			\$1,365.00	
2.	. The source of the compensation paid	to me was:			
	✓ Debtor	Other (specify	y)		
3.	. The source of the compensation paid	to me is:			
	✓ Debtor	Other (specify	y)		
4.	I have not agreed to share the abomembers and associates of my la	ove-disclosed compensati w firm.	on with any other person unless they	/ are	
		firm. A copy of the agreer	with a other person or persons who a nent, together with a list of the name		
5.	. In return for the above-disclosed fee, a. Analysis of the debtor's financ bankruptcy;		gal service for all aspects of the bankr g advice to the debtor in determining		
	b. Preparation and filing of any p	etition, schedules, statem	ents of affairs and plan which may be	e required;	
	c. Representation of the debtor a	at the meeting of creditors	and confirmation hearing, and any a	djourned hearings thereof;	
6.	. By agreement with the debtor(s), the a	bove-disclosed fee does r	not include the following services:		
		CERTIFI	CATION		
	certify that the foregoing is a complete tor(s) in this bankruptcy proceedings.	e statement of any agreem	ent or arrangement for payment to m	e for representation of the	
	4/12/2017		/s/ Kashwal Kaur		
	Date	Signature of Attorney			
			Semrad Law Firm		
	_		Name of law firm		

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

 You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	<u> </u>	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 63 of 74

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Benton, Latoya	Case No	
	Debtor(s)	Oase No.	
		Chapter.	Chapter7
	VERIFICATION	N OF CREDITOR MA	TRIX
Th knowledge	ne above named Debtors hereby verify that the s.	attached list of creditors is t	true and correct to the best of their
Date:	4/12/2017	/s/ Benton, Lat Benton, Latoya Sianature of De	1

Barnes Auto 2125 N. Cicero Chicago, IL, 60639

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

HARRIS 111 WEST JACKSON B SUITE 400 CHICAGO, IL, 60604

EDFINANCIAL SERVICES L 120 N SEVEN OAKS DR KNOXVILLE, TN, 37922

ACCEPTANCE NOW 6288 Dawson Blvd Norcross, GA, 30093

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON, WA, 98057

Titlemax 9540 S Cicero Ave Oak Lawn, IL, 60453

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

IDES Springfield 28542 Network Pl Chicago, IL, 60673

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 65 of 74

US Cellular Dept 0205 Palatine, IL, 60055

SYNCB/HHGREG C/O PO BOX 965036 ORLANDO, FL, 32896

Chase Po Box 9001871 Louisville, KY, 40290

Capital One 10 S LaSalle suite 2000 c/o Blatt, Hasenmiller Chicago, IL, 60603

New York & Company PO Box 659728 San Antonio, TX, 78265

Express Clothing PO Box 182273 Columbus, OH, 43218

Asset Acceptance LLC P.O. Box 2036 Attn: Patricia Conaton Warren, MI, 48090

First Loan Financial 1113 W Chicago Ave Chicago, IL, 60642

First Rate Financial 180 S Bolingbrook Dr Bolingbrook, IL, 60440

CHARTER ONE 1 Citizens Plaza Providence, RI, 02903

Bank of America 1701 River Oaks Dr # D Calumet City, IL, 60409 FIRST MERIT BANK 295 FIRST MERIT CIRCLE AKRON, OH, 44307

Urban Alternatives 5601 W West End Ave Chicago, IL, 60644

Check N Go 7101 W North Ave Oak Park, IL, 60302

Ron's Auto Sales 5727 W Roosevelt Rd Cicero, IL, 60804

ASSET ACCEPTANCE LLC C/O Robert Bishop PO Box 2036 Warren, MI, 48090

Kevin W Mortell 1821 WALDEN OFFICE S Schaumburg, IL, 60173

Express/ World Financial NETW PO Box 2036 Warren, MI, 48090

FlexPay Plus 723 Coliseum Dr NW Winston Salem, NC, 27106

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 67 of 74

Debtor 1 Latoya First Name		Benton	Case number (if known)		
		Last Name			
Part 6: Answer These Qu	estions for Reporting Purposes				
^{16.} What kind of debts do you have?	 16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or in No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts your debts primarily yes. 	I primarily for a personal by the street of	I, family, or household ness debts are debts th he operation of the bus	purpose." eat you incurred to obtain siness or investment.	
17. Are you filing under Chapter 7?	No. I am not filing under Chapter 7. Go to line 18.				
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available	expenses are paid that for No.	7. Do you estimate that a unds will be available to d	fter any exempt property istribute to unsecured cr	r is excluded and administrative editors?	
for distribution to unsecured creditors?			3-C 58A	magas .	
18. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,00	- Russes	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?		\$1,000,001-\$ \$10,000,001 \$50,000,001 \$100,000,000	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?		\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$50,000,001-\$	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below					
	I have examined this petition, an correct. If I have chosen to file under Ch of title 11, United States Code. under Chapter 7.	apter 7, I am aware that	I may proceed, if eligib	ble, under Chapter 7, 11,12, or 13	
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	/s/ Latoya Benton Signature of Debtoc		Signature of Debtor	2	
	Executed on 4/11/2017 MM / DD	/////	Executed on	MM / DD / YYYY	

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 68 of 74

Fill in this infor	mation to identify your c	ase:			
Debtor 1	Latoya		Benton		
	First Name	Middle Name	Last Name	_	
Debtor 2 (Spouse, if filing)	First Name	Middle Moses	£1 N1	_	
		Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois	_	
Case number			(State)		
(If known)					
Official	Form 106De	\	•		Check if this is a amended filing
Oniciai	יייייייייייייייייייייייייייייייייייייי	. .	•	•	·
Declarat	ion About an	Individual Deb	tor's Schedules		12/1
If two married	people are filing togeth	er, both are equally respo	onsible for supplying correct i	nformation.	
				ing a false statement, concealing prop 250,000, or imprisonment for up to 20 y	
	1341, 1519, and 3571.	www. a ballitapito, ba	oo oon room an miloo ap to ou	so, o o o o o o o o o o o o o o o o o o	, out 5, or 50th 10
Part 1: Sign	Below				
Did you pa	av or agree to pay some	one who is NOT an attor	ney to help you fill out bankru	intev forms?	
	a, o. ag. oo to pa, come		ioy to help you iii out bullitu	proy forms.	
✓ No					
Yes. 1	Name of person			ition Preparer's Notice, Declaration, and	
			Signature (Official Form	n 119).	
Haday sa	anilar of manipus. I dealer			Afrikation of the state of the	
	are true and correct.	e that I have read the sur	nmary and schedules filed wit	in this declaration and	
	1	W &			
★ /s/ Latov:	a Benton / 🗸 🎉		Y		

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor(1

MM/DD/YYYY

Date 4/11/2017

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 69 of 74

Debtor	1 Latoya		Benton	Case number (if known)
	First Name	Middle Name	Last Name	
	ithin 2 years before yo reditors, or other partio No Yes. Fill in the details	98.	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
			Date issued	
	Name		MM/DD/YYYY	
•	Number Street		<u> </u>	
	City	State Zip Code	<u> </u>	
	=	·		
Part 12	Sign Below			
true	e and correct. I undersi ankruptcy case can res	tand that making a false sta	tement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		of Debtor 1		Signature of Debtor 2
	Date 4/11	1/2017		Date 4/11/2017
Did	you attach additional ¡	pages to Your Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
V	No			
	Yes			
Did	you pay or agree to pa	y someone who is not an at	torney to help you fill out	pankruptcy forms?
V	No			
回	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 70 of 74

ebtor <u>Latoya</u>		Benton	Case number (if
First Name	Middle Name	Last Name	known)
t 2: List Your Unexpired	d Personal Property Leas	es	
any unexpired personal pro	operty lease that you listed in	Schedule G: Executory (leases are leases that a	Contracts and Unexpired Leases (Official Form 106G), fill in the re still in effect; the lease period has not yet ended. You may l.S.C. § 365(p)(2).
Describe your unexpired p	ersonal property leases		Will the lease be assumed?
Lessor's name:			□ No □ Yes
Description of leased property:	A THE STATE OF A LITTLE TRANSPORT OF MINISTERS AND A MARKET AS A MARKET LITTLE THAT AND A MARKET	The state of the s	The control of the co
Lessor's name:		end i sententra i per se di una delemina del s'immortino (estipo del per di mortino dell'immortino dell'immort	□ No □ Yes
Description of leased property:	unit the Control of t	PRE-11-11-11-11-11-11-11-11-11-11-11-11-11	makes a committee to the control of
Lessor's name:		er of residentials of residential systems, considerate reserving annual placing participating partic	□ No □ Yes
Description of leased property:			hamit .
Lessor's name:			☐ No ☐ Yes
Description of leased property:			_
Lessor's name:			☐ No ☐ Yes
Description of leased property:			
Lessor's name:		No. 2 CH. A	No Yes
Description of leased property:			
Lessor's name:	me Isan e e esca e	energy and analysis of the second	No Yes
Description of leased property:		•	
3; Sign Below	· ·		
Under penalty of perjury, I deproperty that is subject to a	eclare that I have indicated n n unexpired lease.	ny intention about any pr	operty of my estate that secures a debt and any personal
/s/ Latoya Benton Signature of Debtor 1	P	★ Signa	ture of Debtor 2
Date 4/11/2017		Date	4/11/2017 MM/DD/XXXX

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 71 of 74

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Debtor(s)		Case No.	Case No.		
		Chapter.	Chapter7		
	VERIFIC	CATION OF CREDITOR MAT	ΓRIX		
TI knowledge	he above named Debtors hereby verif	y that the attached list of creditors is tr	rue and correct to the best of their		
Date:	4/11/2017	/s/ Benton, Lato Benton, Latoya Signature of Deb			

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 72 of 74

Debtor 1 Latoya First Name Middle Name	Benton Last Name	Case number (if kno	wn)
		Column A Debtor 1	Column B Debtor 2 or non-filing spouse
8.Unemployment compensation Do not enter the amount if you contend that the an under the Social Security Act. Instead, list it here:	nount received was a benefit	\$0.00	\$0.00
For you For your spouse	\$0.00 \$0.00		
Pension or retirement income. Do not include ar benefit under the Social Security Act.	ry amount received that was a	\$0.00	\$ <u>0.00</u>
10.Income from all other sources not listed above amount. Do not include any benefits received unde payments received as a victim of a war crime, a crimintermational or domestic terrorism. If necessary, list page and put the total below.	r the Social Security Act or ne against humanity, or		·
Other Government Assistance		\$ <u>346.00</u>	\$0.00
Total amounts from separate pages, if any.		+\$0.00	+\$0.00
11. Calculate your total current monthly income.	Add lines 2 through 10 for	\$2,390.59	\$2,526.00 = \$4,916.59
each column. Then add the total for Column A to the t	otal for Column B.		
			Total current monthly income
Part 2: Determine Whether the Means Test	Applies to You		,
 Calculate your current monthly income for the Copy your total current monthly income from I 	•	Convi	ine 11 here → \$4,916,59
Multiply by 12 (the number of months in a year	the second second second second		ne 11 here → \$4,916.59 X 12
12b. The result is your annual income for this part of	•		12b. \$58,999.08
13 Calculate the median family income that applie	es to you. Follow those stops:		
	Illinois		
Fill in the state in which you live.			
Fill in the number of people in your household.	Control Wall (2000) (2000) (2000) (2000) (2000) (2000) (2000) (2000) (2000) (2000) (2000) (2000) (2000) (2000)		
Fill in the median family income for your state and si household.	ize of		13. \$99,616.00
To find a list of applicable median income amounts, instructions for this form. This list may also be availa	go online using the link specifie able at the bankruptcy clerk's offi	d in the separate ce.	<u> </u>
14. How do the lines compare?			
14a. Line 12b is less than or equal to line 13. O	on the top of page 1, check box	1, There is no presumption of a	abuse.
14b. Line 12b is more than line 13. On the top Go to Part 3 and fill out Form 122A-2.	of page 1, check box 2, The pre	esumption of abuse is determine	ed by Form 122A-2.
Part 3: Sign Below			
By signing here, I declare under penalty of perjury t	hat the information on this state	ment and in any attachments is	true and correct.
/s/ Latoya Benton	×		
Signature of Debtor 1		Signature of Debtor 2	
Date 4/12/2017 MM/DD/YYYY	ι	Date 4/12/2017 MM/DD/YYYY	
If you checked line 14a, do NOT fill out or file For If you checked line 14b, fill out Form 122A-2 and		,	

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1,365.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

4

Case 17-11635 Doc 1 Filed 04/12/17 Entered 04/12/17 16:58:53 Desc Main Document Page 74 of 74

the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 04/11/2017

Client

Client